UNITED STATES PATENT AND TRADEMARK OFFICE

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EXAMINER
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ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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	Application No.	Applicant(s)
Office Action Summary	10/749,697	KHANDROS ET AL.
	Examiner	Art Unit
	KENNETH L. BARTLEY	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *July 2, 2009*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-8,10-16 and 18-26* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-8, 10-16, 18-26* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO/SB/08)
  Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
  Paper No(s)/Mail Date. _____ .
5)☐ Notice of Informal Patent Application
6)☐ Other: _____.

U.S. Patent and Trademark Office

PTOL-326 (Rev. 08-06)   Office Action Summary   Part of Paper No./Mail Date 20091002

DETAILED ACTION

1.   Receipt of Applicant's amendment and response filed on September 1, 2009 is

acknowledged.

Response to Amendment

2.   Claims 1, 3, and 20-23 are amended. Claims 9 and 17 have been canceled.

Claims 24-26 are new. Claims 1-8, 10-16, and 18-26 are pending and are provided to

be examined upon their merits.

Response to Arguments

3.   Applicant's arguments filed September 1, 2009 have been fully considered but

they are not persuasive. A response below is provided in **bold**.

Introduction, pg. 10 of Remarks:
Reconsideration of this Application is respectfully requested.

Claims 1-8, 10-16, and 18-26 are pending, with claims 1, 20, 23, and 24 being
the independent claims. Claims 1, 3, and 20-23 are sought to be amended. Claim
9 is sought to be cancelled without prejudice to or disclaimer of the subject
matter therein. Claim 17 was previously cancelled without prejudice to or
disclaimer of the subject matter therein. New claims 24-26 are sought to be
added. Applicants reserve the right to prosecute similar or broader claims, with
respect to the cancelled and amended claims, in the future. These changes are
believed to introduce no new matter, and their entry is respectfully requested.

**With all due respect it is to the Applicant's benefit to provide specific areas of
support in the specification. This avoids 35 USC 112, 1st issues. The Examiner
finds 35 USC §112, 1st paragraph problems with the amended claims below.**

Based on the above amendments and the following remarks, Applicants respectfully request that the Examiner reconsider all outstanding rejections and that they be withdrawn.

The Examiner respectfully requests in the future Applicant provide location in the specification for amendments in order to avoid 35 USC 112, 1st para. issues.

Interview:

Statement of Substance of Examiner Interview

Applicants respectfully thank the Examiner for extending the courtesy of a telephone interview on May 12, 2009. In the interview, the Examiner and Applicants discussed the Examiner's rejections and proposed claim amendments and new claims to further distinguish the claims from the applied references. No agreement was reached.

Klug et al. (Patent No. 5,790,785) teaches short and long forms, where one form is populated by another form. Also linking is well known between forms. Bari et al. teaches detecting an existing account. Applicant was to amend claims to further distinguish from the prior art.

Rejection under 35 USC §101:

At page 12 of the Office Action, the Examiner rejected claims 20-23 under 35 U.S.C. § 101 as being allegedly directed to non-statutory subject matter. Applicants respectfully traverse this rejection.

Without acquiescing to the propriety of the rejection, Applicants have amended claims 20 and 23 to expedite prosecution. Claims 20 and 23 now recite, inter alia, "using a processing device."

Accordingly, Applicants respectfully request the Examiner to reconsider and withdraw the 35 U.S.C. § 101 rejection of claims 20 and 23 and to pass these claims to allowance. Additionally, at least based on their respective dependencies to claim 20, claims 21 and 22 should be found allowable.

The requirement is to tie an apparatus to the inventive method steps. The Examiner thanks Applicant for amending their claim and withdraws the 35 USC §101 rejection.

Rejection under § 112, starting pg. 11 of remarks:

Rejections under 35 U.S.C. § 112

35 U.S.C. § 112 First Paragraph

At page 13 of the Office Action the Examiner rejected claims 1-23 under 35 U.S.C. § 112, first paragraph, as allegedly failing to comply with the written description requirement. Applicants respectfully traverse this rejection.

Alleged Missing Steps
At page 13 of the Office Action the Examiner states, which Applicants do not acquiesce to, that "[e]laim 1 is rejected for not following the program algorithm (steps) taught in the instant application." Applicants respectfully disagree. At page 16 the Examiner states, which Applicants do not acquiesce to, that:

The above steps teach a program that has:
1. Presenting a customer with a long form and a link to a short form;
2. Selecting the link by a customer to the short form;
3. Presenting the short form to the customer;
4. Completing the short form fields by the customer;
5. Validating the information.

The Examiner was reading Fig. 1 of Applicants specification. Specifically, step 1 = ref. 104; step 2 = ref. 105; step 3 = ref. 108; step 4 = 110; and step 5 = ref. 112.

As discussed in the interview, claim 1 is supported by the Specification. For example, claim 1 recites, inter alia, (emphasis added): "instructions to receive a submitted first account application of a customer, including a plurality of fields associated with personal identification and financial information." Support for claim 1 can be found, for example, in paragraph [0007] of the Specification, which recites:

[0007] Upon receiving a selection of the indicator from the customer, the financial institution may transmit a second new account application to the customer in place of the initial account application. The second new account application has a fewer number of fields for entering the personal identification and financial information than the first new account application, and in various embodiments, may require only the entry the customer's name, a portion of a government identification number (such as a social security number) of the customer, an account number of an existing account of the customer, and a confirmation number associated with the existing account. In various embodiments, the customer does not need to provide a login/user name identifier or a password to receive the shorter new account application.

Thus, for at least this reason, claim 1 should be found to meet the written description requirement.

The issue was not about the receiving step but about detecting (see page 16 of prior office action).

"Detecting"
At page 16 of the Office Action the Examiner states, which Applicants do not

acquiesce to, that "It]here is no teaching or support for detecting based on a plurality of submitted fields that a customer is an existing account holder. There is support for automatically determining that a customer is an existing customer based on a customer entering an identification of an existing account."

Without acquiescing to the propriety of the rejection, Applicants have amended claims 1, 20, and 23 for other reasons and to expedite prosecution. Claim 1 recites, inter alia, "instructions to automatically determine, based on an identification of an existing account of the customer in the fields of the first account application, that the customer is an existing account holder." Claim 20 recites, inter alia, "automatically determining, using the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application." Claim 23 recites, inter alia, "automatically determining, using the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application." Claim 3 recites, inter alia, "The computer program product of claim 2, wherein instructions to automatically determine." Thus, for at least this reason, claims 1, 3, 20, and 23 should be found to meet the written description requirement.

With all due respect, the Applicant needs to simply point out to the Examiner where support can be found. Support for this is in [0023] of US 2005/0144101.

"Based on Successful Detection"
At page 16 of the Office Action the Examiner states, which Applicants do not acquiesce to, that "[t]here is no teaching of 'based on successful detection...' above in the instant application."

Without acquiescing to the propriety of the rejection, Applicants have amended claims 1, 20, and 23 for other reasons and to expedite prosecution. Claim 1 recites, inter alia, "instructions to transmit a second account application to the customer, based on determining that the customer is an existing account holder." Claim 20 recites, inter alia, "transmitting, using the processing device, a second account application to the customer, based on determining that there is an indication that the customer is an existing account holder." Claim 23 recites, inter alia, "transmitting, using the processing device, a second account application to the customer, based on determining that there is an indication that the customer is an existing account holder."

Thus, for at least this reason, claims 1, 20, and 23 should be found to meet the written description requirement.

Also supported in [0023].

The added descriptive material in claim 1 of transmitting is not supported by the application.

> "wherein information entered by the customer in the fields of the first account application <u>prior to the automatically determining</u> is automatically <u>transferred to corresponding fields</u> in the second account application prior to transmitting;..."

The Examiner is unable to find support for this amendment. The Examiner finds the following from the application:
> "In further embodiments, a customer may partially or completely fill in the information requested in the initial new account application before selecting the indicator designated for existing customers. <u>Upon later selection of the indicator,</u> the financial institution <u>may transfer any entered information from the initial new account application to the second, shorter new account application</u> where the initial and second new account applications have at least some similar fields." [0009]

This is not the same as the claim...
> "...<u>automatically transferred to corresponding fields</u> in the second account application prior to transmitting..."

Automatically transferred is not the same as selecting an indicator.

This also goes back to the Examiner's point in the last office action about Fig. 1 steps and how they relate to claim 1 steps.... the claim steps correspond to the application. Again, it is unclear how Fig. 1, refs. 104-112 now relate to the claim 1 steps and where support can be found for this. If the application teaches the steps the Applicant needs to point out where the support can be found (paragraph numbers).

> Claims 3, 9, 10, and 11-13
> At page 17 of the Office Action the Examiner states, which Applicants do not acquiesce to that "[t]he following dependent claims [3, 9, 10, and 11-13] are not supported by Fig. 1 ." Applicants respectfully disagree. As discussed in the interview, claims 3, 9, 10, and 11-13 are supported by the Specification.

> Claim 3 recites, inter alia, "receiving information for an existing account in the field for entering financial account information in the first account application; validating the information for the existing account; and transmitting the second account application after said validating." For example, with respect to claim 3, the Specification recites at paragraph [0023] (emphasis added):

Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202.

The rejection of claim 3 is withdrawn based on support in the application.

Claim 9 recites, inter alia, "instructions to transfer the information from the first account application to the second account application for the at least one of the plurality of fields that are the same for the first account application and the second account application." For example, with respect to claim 9, the Specification recites at paragraph [0009] (emphasis added):

In further embodiments, a customer may partially or completely fill in the information requested in the initial new account application before selecting the indicator designated for existing customers. Upon later selection of the indicator, the financial institution may transfer any entered information from the initial new account application to the second, shorter new account application where the initial and second new account applications have at least some similar fields.

Claim 9 has been canceled, so the rejection is moot.

Claim 10 recites, inter alia, "instructions to retrieve information required for the first account application from data stored for the existing account; and instructions to process the second account application based on the retrieved information." For example, with respect to claim 10, the Specification recites at paragraph [0018] (emphasis added):

The financial institution's computers are operative to store and retrieve personal information and other financial information about customers in one or more enterprise databases. The financial institution computers are further operative to transmit and receive the information described herein with a customer operating a personal computer, or other device having suitable functionality, over a network.

Claim 10 rejection is withdrawn.

Claims 11-13 depend from claim 10 and include all features therein. Thus, for at least this reason, claims 3, 9, 10, and 11-13 should be found to meet the written description requirement.

Accordingly, Applicant respectfully requests the Examiner to reconsider and
withdraw the 35 U.S.C. § 112, first paragraph, rejection of claims 1, 20, and 23
and to pass these claims to allowance. Additionally, at least based on their
respective dependencies to claims 1 and 20, claims 2-8, 10-19, 21, and 22
should be found allowable.

**The Examiner <u>withdraws all of the prior 35 USC 112, 1st para. rejections</u>.
However, <u>provides a new rejection</u> to the amendment starting with "wherein
information entered...is automatically transferred to corresponding fields in the
second account application prior to the transmitting;..." The Applicant is
requested to provide support as to where this can be found and the Examiner will
reconsider. Also, however, in further reviewing the application it is unclear how
this fits into Fig. 1 steps.**

<u>**Rejection under 35 §112, second paragraph:**</u>
    <u>35 U.S.C §112, second paragraph</u>
    At page 17 of the Office Action the Examiner rejected claims 20-23 under 35
    U.S.C. § 112, second paragraph, as allegedly failing to particularly point out and
    distinctly claim the subject matter and because claims 20 and 23 allegedly "have
    electronically transmitting where there is no apparatus provided to support how
    electronically is performed." (Office Action page 17.) Applicants respectfully
    traverse this rejection.

    Without acquiescing to the propriety of the rejection, Applicants have amended
    claims 20 and 23 to expedite prosecution. Claims 20 and 23 recite, inter alia,
    "automatically determining, using the processing device."

    Accordingly, Applicant respectfully requests the Examiner to reconsider and
    withdraw the 35 U.S.C. § 112, second paragraph, rejection of claim 20 and 23
    and to pass these claims to allowance. Additionally, at least based on their
    respective dependencies to claim 20, claims 21 and 22 should be found
    allowable.

The Examiner finds the following support:
    **"Turning now to FIG. 1, and with continuing reference to FIGS. 2 and 3,
    therein is depicted an exemplary process 100 for opening a new account
    online. The <u>process 100 may be performed, in whole or in part, by an
    automated system of one or more computers belonging to a financial
    institution, which includes processors and associated memories for
    storing and retrieving programmed processing instructions that implement
    its various steps</u>. The financial institution's computers are operative to
    store and retrieve personal information and other financial information
    about customers in one or more enterprise databases. The financial**

institution computers are further operative to transmit and receive the information described herein with a customer operating a personal computer, or other device having suitable functionality, over a network." [0018]

The 35 USC §112, 2nd para. rejection is withdrawn.

Applicant argues 35 USC 103 rejections:
Rejections under 35 U.S.C. § 103
Claims 1-15 and 18-23
At page 18 of the Office Action the Examiner rejected claims 1-15 and 18-23 under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Patent Number 5,790,785 to Klug et al. ("Klug") in view of U.S. Patent Number 7,155,739 to Bari et al. ("Bari"). Applicants respectfully traverse this rejection and the "Response to Arguments" beginning at page 2 of the Office Action.

1. The Applied References Lack "Account Application"
Claims 1, 20, and 23 recite features that distinguish over the applied references. For example, claims 1, 20, and 23 recite, inter alia, "account application."

At page 19 of the Office Action the Examiner states, which Applicants do not acquiesce to, that Klug teaches "instructions to detect, based on the plurality of submitted fields of the first account application, that there is an indication that the customer is an existing account holder." Applicants respectfully disagree.

The Examiner alleges that the "registration fill-out form" in Klug is "account application," as recited in claims 1, 20, and 23. (Office Action, page 19.) The Examiner further states that "[t]he submitted registration indicates an existing account holder." (Office Action, page 20.) However, the "registration fill-out form" in Klug is not an "account application," as recited by claims 1, 20, and 23 (emphasis added). In contrast, Klug teaches that "the home page or registration page for the third party web site includes input fields allowing the user to request that the registrar website be automatically accessed so that the user can enter web site registration information at the registrar web site ....
" (Klug, col. 5, lines 29-37, emphasis added.) Klug teaches that the "input fields" in Klug merely allow "the third party website" to "invok[e] the program ... to obtain the user's registration data" and to "gran[t] access to the desired third party web site and/or application." (Klug, col. 9, lines 22-28, emphasis added.)

From above...
>> The Examiner alleges that the "registration fill-out form" in Klug is "account application," as recited in claims 1, 20, and 23. (Office Action, page 19.)<<

The Examiner specifically stated in the 103 rejection, pg 21…
    >>Klug et al. does not teach an account application form.<<

Bari et al. was used to teach account.

The Applicant is reminded that…
**In response to applicant's arguments against the references individually, one
cannot show nonobviousness by attacking references individually where the
rejections are based on combinations of references. See *In re Keller*, 642
F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.,* 800 F.2d 1091, 231
USPQ 375 (Fed. Cir. 1986).**

> At page 22 of the Office Action the Examiner states that Bari teaches "detecting."
> However, the Examiner does not use Bari to teach, nor does Bail teach, at least
> the above-noted distinguishing features of claims 1, 20, and 23. Therefore, Bail
> cannot be used to cure the deficiencies of Klug. Thus, the applied references
> cannot be used to establish a prima facie case of obviousness for claims 1, 20,
> and 23.

> Thus, for at least this reason, claims 1, 20, and 23 should be found allowable
> over the applied references.

**With all due respect, Bari does not have to, otherwise it would be 35 USC 102 art.
Bari et al. was used with Klug to teach account and detect for an obviousness
rejection.**

> 2. The Applied References Lack "Prior to the Automatically Determining"
> Claims 1, 20, and 23 recite features that distinguish over the applied references.
> For example, claims 1, 20, and 23 recite, inter alia, "wherein information entered
> by the customer in the fields of the first account application prior to the
> automatically determining is automatically transferred to corresponding fields in
> the second account application prior to the transmitting" (emphasis added).

**The Applicant has amended the claim to include the above, but support cannot be
found for this in the application.**

> At page 24 of the Office Action the Examiner states, which Applicants do not
> acquiesce to, that Klug teaches "instructions to receive information from the
> customer in the first account application; and instructions to transfer transferring
> the information from the first account application to the second account
> application for the at least one of the plurality of fields that are the same for the
> first account application and the second account application." Applicants
> respectfully disagree.

The Examiner cites col. 8, lines 3-10 of Klug, which recite:
Note that at least in one embodiment, the basic information supplied in step 308
(i.e., the user's name, e-mail address, gender and date of birth) is also requested
in the forms for expanded information in step 312. Thus, upon filling in at least
one field from the fill-out forms (step 316) presented in either step 308 or 312 the
present invention field checks the user's [i]nput for syntactically appropriate
responses.

In contrast to the above-mentioned elements of claims 1, 20, and 23, the above-
mentioned portions of Klug merely refer to "check[ing] the user's input for
syntactically appropriate responses" regardless of whether the user "determines
... to supply basic information ... or to supply expanded information." (Klug, col. 7,
line 64 - col. 8, line 3.)

But this point is different than receiving data above.

Further, the "registration information" in Klug is not "automatically transferred,"as
recited in claim 1, 20, and 23. Rather, Klug states that transferring "registration
information" to "the third party website" requires a user to "ente[r] into a registrar
specific portion of the registration form for the third party web site a registrar user
identification and optionally a password for requesting that the third party web
site access the registrar web site to obtain the user's registration information."

**The Applicant's specification does not teach automatically transferring
information. In fact, Applicant is trying to argue that as a form is filled out, the
information is automatically sent to another form. With all due respect,
Applicant's specification requires a user to indicate (e.g. Fig. 2, ref. 202) that they
wish to go to the second form, at which point the form may be filled out.**

Therefore, Klug does not teach "wherein information entered by the customer in
the fields of the first account application prior to the automatically determining is
automatically transferred to corresponding fields in the second account
application prior to the transmitting," as recited by claims 1, 20, and 23.

With all due respect, Applicant's specification does not also.

At page 22 of the Office Action the Examiner states that Bari teaches "detecting."
However, the Examiner does not use Bari to teach, nor does Bari teach, at least
the above-noted distinguishing features of claims 1, 20, and 23. Therefore, Bail
cannot be used to cure the deficiencies of Klug. Thus, the applied references
cannot be used to establish a prima facie ease of obviousness for claims 1, 20,
and 23.

Claim has been amended to remove detecting.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the 35 U.S.C. § 103(a) rejection of claims 1, 20, and 23 and pass these claims to allowance. Additionally, at least based on their respective dependencies to claims 1 and 20, claims 2-15, 18, 19, 21, and 22 should be found allowable over the applied references, as well as for their additional distinguishing features.

The Examiner respectfully maintains the prior rejection.

Claim 16
At page 35 of the Office Action the Examiner rejected claim 16 under 35 U.S.C. § 103(a) as allegedly being unpatentable over Klug in view of Bari, and further in view of "Official Notice." Applicants respectfully traverse this rejection.

At page 35-36 of the Office Action the Examiner states, which Applicants do not acquiesce to, that "the Examiner takes Official Notice that use of a hyperlink, for example, as a selectable indication is old and well known." Pursuant to M.P.E.P Section 2144.03(A), this is an improper use of Official Notice. Regardless, the Examiner does not use "Official Notice" to teach at least the above-noted distinguishing features of claim 1. Therefore, even assuming the Examiner has properly taken "Official Notice," the Office Notice feature cannot be used to cure the deficiencies of Klug and Bari. Thus, the applied references cannot be used to establish a prima facie case of obviousness for claim 1.

The Examiner respectfully maintains that hyperlink as a selectable indication is old and well known.

Accordingly, at least based on its dependency to claim 1, claim 16 should be found allowable over the applied references.

The Examiner respectfully maintains the prior rejection.

New Claims Claims 25 and 26 depend from claim 20 and include all features therein. Thus, for at least this reason, claims 25 and 26 should be found allowable over the applied references.

A rejection to the new claims is provided.

Further, as noted above with respect to claims 1, 20, and 23, the applied references do not teach "wherein information entered by the customer in the fields of the first account application prior to the automatically determining is automatically transferred to corresponding fields in the second account

application prior to the transmitting," as recited in new claim 24 Thus, the applied references do not teach at least this feature of claim 24.

Accordingly, for at least this reason, claim 24 should be found allowable.

The Examiner respectfully maintains the prior rejection.

Examiner Request

4.   The Applicant is requested to indicate where in the specification there is support for amendments to claims should Applicant amend. The purpose of this is to reduce potential 35 U.S.C. §112, 1st paragraph issues that can arise when claims are amended without support in the specification. The Examiner thanks the Applicant in advance.

Claim Rejections - 35 USC § 112

5.   The following is a quotation of the first paragraph of 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6.   Claims 1-8, 10-16, and 18-26 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

7.   Claim 1, for example, has been amended to include:

> "wherein information entered by the customer in the fields of the first account application prior to the automatically determining is <u>automatically transferred to</u>

> corresponding fields in the second account application prior to the
> transmitting;..."

The Examiner is unable to find support for this in the specification. The Examiner finds:

> "In further embodiments, a customer may partially or completely fill in the
> information requested in the initial new account application before selecting the
> indicator designated for existing customers. Upon later selection of the indicator,
> the financial institution may transfer any entered information from the initial new
> account application to the second, shorter new account application where the
> initial and second new account applications have at least some similar fields."
> [0009]

> "Upon a selection of the indicator by the customer (step 106), the financial
> institution immediately transmits a shorter new account application for
> presentation to the user (step 108). Alternatively, when the customer has
> entered an identification of an existing account with the financial institution in the
> standard new account application, such information may be used to automatically
> determine that the customer is an existing customer. In such case, the existing
> customer may then be presented with the shorter new application form without
> the customer having to select the indicator 202." ([0023] Pub No. US
> 2005/0144101)

Independent claims 20, 23, and 24 have similar problems. This is also inconsistent with

Fig. 1. steps 102-116.

8.   Claim 24 has "automatically transmitting... a second account application to the

customer..." where no written description can be found for automatically transmitting.

The following is found:

> Alternatively, when the customer has entered an identification of an existing
> account with the financial institution in the standard new account application,
> such information may be used to automatically determine that the customer is an
> existing customer. In such case, the existing customer may then be presented
> with the shorter new application form without the customer having to select the
> indicator 202." ([0023 of Pub. No. US 2005/0144101)

The specification teaches presented shorter form and automatically determining but not automatically transmitting.

9.   Claim 25 has "without requiring the customer to navigate to a different web page" where no written description can be found for this in the specification.

Claims 2-8, 10-19, 21-22, and 25-26 are rejected because they depend from their respective independent claims.

Claim Rejections - 35 USC § 103

10.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

11.   The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

12.   Claims 1-8, 10-15 and 18-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,790,785 to Klug et al. in further view of U.S. Patent No. 7,155,739 to Bari et al.

Regarding claim 1:
A computer program product comprising a computer usable medium having computer
executable instructions recorded thereon, comprising:

> **Klug et al. teaches programming instructions:**
> **As one skilled in the art will appreciate, program modules 128 (hereinafter
> denoted "registrar applications") output, to a World Wide Web network
> server 132, information in, for example, a hypertext markup language
> (HTML) related to capabilities of the registrar web site 100 in assisting the
> user in registering at third party web sites 116. Such outputs from registrar
> applications 128, are subsequently transmitted, via the network server 132
> and the network interface 136, to the user's WWW browser 120 in the
> hypertext transfer protocol (HTTP), as one skilled in the art will appreciate.
> (col. 4, lines 31-41)**

instructions to receive a submitted first account application of a customer, including a
plurality of fields associated with personal identification and financial;

> **Klug continues:**
> **"Accordingly, in step 304 the user determines whether to supply basic
> information (i.e., requested by a substantial number of third party web sites
> 116) as described in step 308 or to supply expanded information (i.e., more
> extensive information about the user so that, for example, registrar has
> sufficient user information to register the user at substantially all
> cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines
> 1-3)**
>
> **Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s)
> and social security number, which constitutes personal and financial
> information.**
>
> **Customer has ID and password to log into system to access account (Fig.
> 2B, ref. 244).**
>
> **See "Account" below**

instructions to automatically determine, based on an identification of an existing account
of the customer in the fields of the first account application, that there is an indication
that the customer is an existing account holder;

> **"Subsequently, after registering at the registrar web site 100, in step 432,
> the user is automatically placed in contact with the present third party web
> site so that he/she submits a registration fill-out form to this third party
> web site 116: (a) indicating that the user's registration information may be
> obtained from the registrar web site 100; and (b) providing a user ID (and
> optionally a password) for the registrar web site 100 to be used as
> identification at the present third party web site. Following this, in step 436**

the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, <u>upon verification by the third party web site 116 of the user's registration data,</u> the user is granted access to the desired <u>third party web site and/or application </u>(step 440)." (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

See "Detect" below

instructions to transmit a second account application to the customer, based on determining that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

"Accordingly, in step 304 the user determines whether to supply <u>basic information </u>(i.e., <u>requested by a substantial number of third party web sites</u> 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)

Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is automatically transferred to corresponding fields in the second account application prior to the transmitting;

"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the <u>user subsequently may request to provide registration information to the registrar web site 100</u> so that he/she can have this <u>information at the registrar web site 100 automatically transferred to a third party web site 116</u> when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 <u>one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120</u>." (col. 4, lines 41-54)

instructions to receive a submitted second account application from the customer; and
"Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further

processing related to the present invention is required. Alternatively, <u>if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site</u>. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may <u>present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention</u> (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 44-63)

The fill-out form is a second form.

instructions to approve or deny the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

"In particular, the third party web site 116 may <u>present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention</u> (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 59-63)

"Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the <u>third party web site supplied information can be authenticated</u>. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504." (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)

<u>**Account**</u>
Klug et al. teaches forms with a user ID that receive personal profile information, such as a name, credit card numbers, and address. Klug et al. does not teach an account application form.

Bari et al, also in the business of forms with user ID and personal profiles
teaches accounts:

> "Specifically, FIG. 5 illustrates how the inventive system enables a
> user to register with the system by <u>creating an account</u> which
> includes a personal profile that may detail various data points such
> as name, email address, physical mailing address, billing address,
> credit card information, age, gender, birthplace, etc. ("User Profile")."
> (col. 5, lines 54-59)

It would have been obvious to one of ordinary skill in the art at the time of
invention to include with the forms of Klug et al. account forms as taught
by Bari et al. since the claimed invention is merely a combination of old
elements and in the combination each element would have performed the
same function as it did separately, and one of ordinary skill in the art would
have recognized that the results of the combination were predictable.

<u>Detect</u>
The above combined references teach forms with a user ID that receive
credit card numbers. They also teach accounts.
The above combined references do not teach automatically detecting an
existing account holder based on a plurality of fields.
Bari et al, also in the business of forms with user ID teaches detecting:

> "For example, if a user is "browsing" online, the present invention
> <u>detects when the user is being asked to enter Authentication</u>
> <u>Credentials</u> and other personal profile information in order to
> register and/or use the particular Web site, to order products, to
> process an e-commerce transaction, to pay for a good or service, to
> input shipping information, etc. Additionally, <u>the personal assistant</u>
> <u>application of the present invention seamlessly (to the user),</u>
> <u>securely and automatically checks the user's personalized vault</u>
> <u>database to see if the registration and/or Authentication Credentials</u>
> for the user has already been stored. <u>If so, the personal assistant</u>
> <u>application will automatically fill</u> in the registration and/or
> Authentication Credentials information from the stored data." (col. 9,
> lines 22-35) Inherent with credentials and other information is a
> plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of
invention to provide a personal assistant to automatically detect a
previously registered user as discussed by Bari et al. in the system of Klug
et al. as it is well within the capabilities of one of ordinary skill in the art at
the time of invention to provide such capability in order to improve the
registration process of Klug with the predicted result of automating the
registration process by automatic detection.

Regarding claim 2:
The computer program product of claim 1, wherein the plurality of fields in the first
account application comprise at least one of:
a customer name field, a customer address field, a field for entering at least a portion of
a government identification number of the customer, a field for entering financial
account information of the customer, a field for entering employment information of the
customer, or a field for entering an annual income of the customer.
> **Klug et al. discloses:**
> **"...the basic information supplied in step 308 (i.e., the user's name, e-mail
> address, gender and date of birth) is also requested in the forms for
> expanded information in step 312." (col. 8, lines 4-7) Klug et al. also
> discloses Fig. 3, ref. 312, which provides for employer name, income, credit
> card number(s) (financial account information), and social security number.**

Regarding claim 3:
The computer program product of claim 2, wherein the instructions to automatically
determine comprise:
receiving information for an existing account in the field for entering financial account
information in the first account application;
> **Klug et al. discloses:**
> **User enters financial account information (credit card numbers is financial
> account information) in the first (expanded) form (Fig. 3, ref. 312).**

validating the information for the existing account; and
> **"...a registrar application 128 commences to enrich the
> user's supplied registration information with publicly available information
> related to the user and, to the degree possible (i.e., conforming with
> internet etiquette, privacy concerns of users, and public policy), to verify
> the user's registration information." (col. 7, lines 46-51)**

transmitting the second account application after said validating.
> **"Accordingly, in step 304 the user determines whether to supply basic
> information (i.e., requested by a substantial number of third party web sites
> 116) as described in step 308..." (col. 7, lines 64-66).**

Regarding claim 4:
The computer program product of claim 1,
wherein the second account application comprises at least one of:
a customer name field, a field for entering at least a portion of a government
identification number of the customer, a field for entering an account number of an
existing account of the customer, or a field for entering a confirmation number
associated with the existing account.
> **Klug et al. discloses:**

> **"...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 4-7) Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.**

Regarding claim 5:
The computer program product of claim 4, wherein the existing account comprises an existing credit account and the confirmation number associated with the existing account comprises a credit card identification (CD) number.

> **Klug et al. discloses:**
> **Fig. 3, ref. 312 provides for credit card numbers.**

Regarding claim 6:
The computer program product of claim 1, wherein the second account application comprises at least one field that is not in the first account application.

> **Klug et al. discloses:**
> **Fig. 3, ref. 308 provides for "basic" form with gender.**

Regarding claim 7:
The computer program product of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first new account application.

> **Klug et al. discloses:**
> **"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 3-7)**

Regarding claim 8:
The computer program product of claim 7, wherein the first new account application and the second new account application comprise a customer name field.

> **Klug et al. discloses:**
> **"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name...) is also requested in the forms for expanded information in step 312." (col. 8, lines 3-7)**

Regarding claim 10:
The computer program product of claim 1, further comprising:
instructions to receive information from the customer for each of the fields of the second account application;

> **Klug et al. discloses:**
> **"Basic" information provided by the customer (Fig. 3, ref. 308).**

instructions to validate the information received from the customer against data stored
for an existing account of the customer;

> **"Subsequently, in step 256 a registrar application 128 commences to
> enrich the user's supplied registration information with publicly available
> information related to the user and, to the degree possible (i.e., conforming
> with internet etiquette, privacy concerns of users, and public policy), to
> <u>verify the user's registration information</u>. Note that by <u>comparing the user
> supplied information with information about the user from other sources, a
> determination can be made as to the accuracy of the user supplied
> information</u>." (col. 7, lines 45-54)**

instructions to retrieve information required for the first account application from data
stored for the existing account; and

> **Fig. 1 ref. 128 and ref. 144 provides for storing application information that
> can be retrieved.**

instructions to process the second account application based on the retrieved
information.

> **"Accordingly, in step 304 the user determines whether to supply basic
> information (i.e., requested by a substantial number of third party web sites
> 116) as described in step 308 or to <u>supply expanded information (i.e., more
> extensive information about the user so that, for example, registrar has
> sufficient user information to register the user at substantially all
> cooperating third party web sites 116)</u>." (col. 7, lines 64-67 and col. 8, lines
> 1-3)**

<u>Regarding claim 11:</u>
The computer program product of claim 10, wherein the instructions to approve or deny
the submitted second account application step(d) is based on said instructions to
process.

> **"In particular, the third party web site 116 may <u>present the user with a fill-
> out form requesting the user to enter a user ID and optionally a password
> for the present invention</u> (i.e., registrar) if the user is registered at the
> registrar web site 100." (col. 8, lines 59-63)**

> **"Accordingly, in step 504 the third party web site 116 provides the registrar
> web site 100 with identification of the third party web site, the user's
> registrar user ID and (any) registrar password. Further, in some instances,
> as will be described below, the third party web site 116 also supplies the
> registrar web site 100 with a return path to the user through the World Wide
> Web 104. Following this, in step 508, a determination is made by the
> registrar web site 100 as to whether the <u>third party web site supplied
> information can be authenticated</u>. If not all third party web site information
> is authenticated, then step 512 is encountered wherein a determination is**

> **made as to whether to request that the third party web site to resend the information of step 504." (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)**

Regarding claim 12:
The computer program product of claim 10, further comprising:
instructions to transmit the retrieved information to the customer for confirmation.

> **Klug et al. discloses:**
> **"Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to <u>confirm his/her initial responses</u>." (col. 7, lines 56-60)**

Regarding claim 13:
The computer program product of claim 12, further comprising:
instructions to receive from the customer, one of a confirmation and a correction for the retrieved information.

> **Klug et al. discloses:**
> **"Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to <u>confirm his/her initial responses</u>." (col. 7, lines 56-60)**

Regarding claims 14 and 15:
(claim 14) The <u>computer program product</u> of claim 1, <u>wherein</u> the first account application comprises a selectable indication that the customer has an existing account with the financial institution.
(claim 15) The computer program product of claim 14, further comprising: instructions to receive a selection of the selectable indicator from the customer.

> **Klug et al. discloses:**
> **Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

Regarding claim 18:
The computer program product of claim 2, wherein the government identification number comprises a social security number of the customer.

> **Klug et al. discloses social security number:**
> **Fig. 3, ref. 312**

Regarding claim 19:
The computer program product of claim 1, wherein the instruction to receive the submitted second account application does not utilize a customer login identifier.

> **Klug et al. discloses:**

Fig. 3, ref. 308, where the "basic" application can be filled out during the "expanded" application.

Regarding claim 20:
A method, comprising:
receiving, using a processing device, a submitted completed first new account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

> **Klug continues:**
> **"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to <u>supply expanded information (i.e., more extensive information about the user</u> so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)**

> **Fig. 3, ref. 312 teaches a plurality of fields including credit care number(s) and social security number, which constitutes personal and financial information.**

> **Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

> **See "Account" below**

automatically determining, using the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

> **"Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she <u>submits a registration fill-out form to this third party web site</u> 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) <u>providing a user ID (and optionally a password) for the registrar web site 100</u> to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, <u>upon verification by the third party web site 116 of the user's registration data,</u> the user is granted access to the desired <u>third party web site and/or application</u> (step 440)." (col. 9, lines 14-28)**

The submitted registration indicates an existing account holder.

See Detect below

transmitting, using the processing device, a second new account application to the customer, based on determining that there is an indication that the customer is an existing account holder, the second new account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

> **"Accordingly, in step 304 the user determines whether to supply <u>basic information</u> (i.e., <u>requested by a substantial number of third party web sites</u> 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)**

> **Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)**

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is automatically transferred to corresponding fields in the second account application prior to the transmitting;

> **"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the <u>user subsequently may request to provide registration information to the registrar web site 100</u> so that he/she can have this <u>information at the registrar web site 100 automatically transferred to a third party web site 116</u> when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 <u>one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120</u>." (col. 4, lines 41-54)**

receiving, using the processing device, a submitted second account application from the customer; and

> **"Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, <u>if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out</u>**

forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 44-59) The fill-out form is a second form.

approving or denying, using the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

> **"In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 59-63)**

> **"Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the third party web site supplied information can be authenticated. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504." (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)**

> **Account**
> **Klug et al. teaches forms with a user ID that receive personal profile information, such as a name, credit card numbers, and address.**
> **Klug et al. does not teach an account application form.**

> **Bari et al, also in the business of forms with user ID and personal profiles teaches accounts:**

>> **"Specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by creating an account which includes a personal profile that may detail various data points such**

as name, email address, physical mailing address, billing address,
credit card information, age, gender, birthplace, etc. ("User Profile")."
(col. 5, lines 54-59)

It would have been obvious to one of ordinary skill I the art at the time of
invention to include with the forms of Klug et al. account forms as taught
by Bari et al. since the claimed invention is merely a combination of old
elements and in the combination each element would have performed the
same function as it did separately, and one of ordinary skill in the art would
have recognized that the results of the combination were predictable.

Detect
The above combined references teach forms with a user ID that receive
credit card numbers. They also teach accounts.
The above combined references do not teach detecting an existing account
holder based on a plurality of fields.
Bari et al, also in the business of forms with user ID teaches detecting:
        "For example, if a user is "browsing" online, the present invention
        detects when the user is being asked to enter Authentication
        Credentials and other personal profile information in order to
        register and/or use the particular Web site, to order products, to
        process an e-commerce transaction, to pay for a good or service, to
        input shipping information, etc. Additionally, the personal assistant
        application of the present invention seamlessly (to the user),
        securely and automatically checks the user's personalized vault
        database to see if the registration and/or Authentication Credentials
        for the user has already been stored. If so, the personal assistant
        application will automatically fill in the registration and/or
        Authentication Credentials information from the stored data." (col. 9,
        lines 22-35) Inherent with credentials and other information is a
        plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of
invention to provide a personal assistant to detect a previously registered
user as discussed by Bari et al. in the system of Klug et al. as it is well
within the capabilities of one of ordinary skill in the art at the time of
invention to provide such capability in order to improve the registration
process of Klug with the predicted result of automating the registration
process by automatic detection.

Regarding claim 21:
The method of claim 20, further comprising:
receiving information from the customer for each of the fields of the second account
application, the information including an identification of the existing account;

Klug et al. discloses:
"...custom information, wherein selected fields from the basic and
expanded information are provided;" (col. 10, lines 4-6) Therefore, a
custom form with account information is available.

Fig. 3, ref. 312 teaches credit card numbers.

validating the information received from the customer against data stored for the
existing account;
> **"Subsequently, in step 256 a registrar application 128 commences to**
> **enrich the user's supplied registration information with publicly available**
> **information related to the user and, to the degree possible (i.e., conforming**
> **with internet etiquette, privacy concerns of users, and public policy), to**
> **verify the user's registration information. Note that by comparing the user**
> **supplied information with information about the user from other sources, a**
> **determination can be made as to the accuracy of the user supplied**
> **information." (col. 7, lines 45-54)**

retrieving additional information required for the first new account application from data
stored for the existing account; and
> **"The new web site subsequently is able to automatically retrieve the user's**
> **registration information from the registration web site and register the user**
> **at the new web site." (col. 2, lines 33-36)**

processing the second new account application based on the retrieved additional
information.
> **"Therefore, it would be advantageous to alleviate many of the above**
> **difficulties by automating the registration process at web sites so that**
> **users may register at a single web site and use the information provided at**
> **this web site to more easily register at other web sites." (col. 1, lines 53-57)**

Regarding claim 22:
The method of claim 20, further comprising:
receiving information from the customer in the first account application; and
> **Klug et al. discloses:**
> **"Subsequently, after the user's request to supply registration information**
> **is transmitted to the registrar web site 100 (via World Wide Web 104,**
> **network interface 136 and network server 132), the registrar applications**
> **128 receive the request..." (col. 4, lines 48-51)**

transferring the information from the first account application to the second account
application for at least one field that is provided in both the first account application and
the second account application.

> **"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is <u>also requested in the forms for expanded information</u> in step 312." (col. 8, lines 3-7)**

> **Also,**
> **"Thus, the user's registration information automatically is communicated to the third party web site 116 without the user explicitly having to navigate the World Wide Web 104 and access the registrar web site 100 to register his/her web site registration information." (col. 5, lines 45-49) Fig. 1, ref. 128 and 144 show different applications having access to the same database, therefore, it would be inherent that the same field on two different forms that can be given to a third party (basic or expanded) access the same information.**

<u>Regarding claim 23:</u>
A method, comprising:
receiving, using a processing device, a submitted completed first account application from a customer, including a plurality of fields associated with personal identification and financial information, the first account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

> **<u>Klug et al. discloses:</u>**
> **Customer has ID and password to log into system to access account (Fig. 2B, ref. 244).**

> **An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).**

> **"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information..." (col. 7, lines 64-67)**

> **See "Account" below.**

automatically determining, using the processing device, that there is an indication that the customer is an existing account holder based on a selection of the selectable indicator associated with the first account application;

> **"Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she <u>submits a registration fill-out form to this third party web site</u> 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) <u>providing a user ID (and</u>**

optionally a password) for the registrar web site 100 to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, upon verification by the third party web site 116 of the user's registration data, the user is granted access to the desired third party web site and/or application (step 440)." (col. 9, lines 14-28)

The submitted registration indicates an existing account holder.

See "Detect" below.

transmitting, using the processing device, a second account application to the customer, based on successful detection that there is an indication that the customer is an existing account holder, the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application;

> **"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)**

> **Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)**

wherein information entered by the customer in the fields of the first account application prior to the automatically determining is automatically transferred to corresponding fields in the second account application prior to the transmitting;

> **"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120." (col. 4, lines 41-54)**

transferring, using the processing device, any data entered by the customer in the first account application to a similar field of the second account application;

> **"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312 the present invention field checks the user's <input> for syntactically appropriate responses." (col. 8, lines 3-10)**

receiving, using the processing device, remaining information of the customer for the second account application;

> **A customer has the opportunity to input other information (e.g. e-mail) into a "basic" form for example (Fig. 3, ref. 308)**

retrieving, using the processing device, information stored for the existing account to process the second account application; and

> **"Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 44-59) The fill-out form is a second form.**

approving or denying, using the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

> **"In particular, the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 59-63)**

"Accordingly, in step 504 the third party web site 116 provides the registrar
web site 100 with identification of the third party web site, the user's
registrar user ID and (any) registrar password. Further, in some instances,
as will be described below, the third party web site 116 also supplies the
registrar web site 100 with a return path to the user through the World Wide
Web 104. Following this, in step 508, a determination is made by the
registrar web site 100 as to whether the third party web site supplied
information can be authenticated. If not all third party web site information
is authenticated, then step 512 is encountered wherein a determination is
made as to whether to request that the third party web site to resend the
information of step 504." (col. 9, lines 43-56) Therefore, a submitted
second application (Fig. 5, ref. 504) is authenticated (approved or denied)
based on the registered information (Fig. 5, ref. 516)

Account
Klug et al. teaches forms with a user ID that receive personal profile
information, such as a name, credit card numbers, and address.
Klug et al. does not teach an account application form.

Bari et al, also in the business of forms with user ID and personal profiles
teaches accounts:

> "Specifically, FIG. 5 illustrates how the inventive system enables a
> user to register with the system by creating an account which
> includes a personal profile that may detail various data points such
> as name, email address, physical mailing address, billing address,
> credit card information, age, gender, birthplace, etc. ("User Profile")."
> (col. 5, lines 54-59)

It would have been obvious to one of ordinary skill I the art at the time of
invention to include with the forms of Klug et al. account forms as taught
by Bari et al. since the claimed invention is merely a combination of old
elements and in the combination each element would have performed the
same function as it did separately, and one of ordinary skill in the art would
have recognized that the results of the combination were predictable.

Detect
The above combined references teach forms with a user ID that receive
credit card numbers. They also teach accounts.
The above combined references do not teach detecting an existing account
holder based on a plurality of fields.
Bari et al, also in the business of forms with user ID teaches detecting:

> "For example, if a user is "browsing" online, the present invention
> detects when the user is being asked to enter Authentication
> Credentials and other personal profile information in order to

register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, <u>the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials</u> for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data." (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

<u>Regarding claim 24:</u>
A method, comprising:
automatically determining, using the processing device, that a customer has entered an identification of an existing account in a first account application;

> **<u>Klug et al. teaches:</u>**
> **"Subsequently, after registering at the registrar web site 100, in step 432, the user is automatically placed in contact with the present third party web site so that he/she <u>submits a registration fill-out form to this third party web site</u> 116: (a) indicating that the user's registration information may be obtained from the registrar web site 100; and (b) <u>providing a user ID (and optionally a password) for the registrar web site 100</u> to be used as identification at the present third party web site. Following this, in step 436 the third party web site 116 invokes the program corresponding to FIG. 5 to obtain the user's registration data from the registrar web site 100. Lastly, <u>upon verification by the third party web site 116 of the user's registration data,</u> the user is granted access to the desired <u>third party web site and/or application</u> (step 440)." (col. 9, lines 14-28)**

> **The submitted registration indicates an existing account holder.**

> **See "Account" and "Detect" below**

automatically transmitting, using the processing device and without further input from the customer, a second account application to the customer, the second account

application including a fewer number of the fields for entering the personal identification and financial information than the first account application,

> **"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)**

> **Therefore, basic information, is provided that has fewer forms compared to the expanded form (also Fig. 3, ref. 308 and 312)**

> **"Thus, as discussed with respect to step 604 of FIG. 6A, either basic, expanded, custom or proprietary registration information related to a user is transmitted to the requesting third party web site in step 736." (col. 12, lines 60-65) Therefore information is presented to the web site.**

wherein information entered by the customer in fields in the first application prior to the automatically determining is automatically transferred to corresponding fields in the second application prior to the transmitting;

> **"Thus, upon presentation of the registrar web site 100 home page on the user's WWW client node 108, the user subsequently may request to provide registration information to the registrar web site 100 so that he/she can have this information at the registrar web site 100 automatically transferred to a third party web site 116 when the user is requested to register at such a third party web site. Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120." (col. 4, lines 41-54)**

receiving, using the processing device, a submitted second account application of the customer; and

> **"Subsequently, once the third party web site 116 has received a response from the user, a determination is made as to whether the user is registered at the web site (step 412). If the user is registered, then no further processing related to the present invention is required. Alternatively, if the user is not registered at the third party web site, then a response is transferred from the third party web site 116 through the World Wide Web 104 to the user's WWW browser 120 providing the user with the fill-out forms in which the user is requested to enter information for registering at the third party web site. Note that if the third party web site 116 is**

configured to accept user registration information from the present invention, then at least one fill-out form related to registering at the third party web site 116 will request information related to registering the user by using the present invention. In particular, the third party web site 116 may <u>present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention</u> (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 44-63)

The fill-out form is a second form.

approving or denying, using the processing device, the submitted second account application based on the information on the submitted second account application and retrieved stored information associated with the existing customer.

> **"In particular, the third party web site 116 may <u>present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention</u> (i.e., registrar) if the user is registered at the registrar web site 100." (col. 8, lines 59-63)**

> **"Accordingly, in step 504 the third party web site 116 provides the registrar web site 100 with identification of the third party web site, the user's registrar user ID and (any) registrar password. Further, in some instances, as will be described below, the third party web site 116 also supplies the registrar web site 100 with a return path to the user through the World Wide Web 104. Following this, in step 508, a determination is made by the registrar web site 100 as to whether the <u>third party web site supplied information can be authenticated</u>. If not all third party web site information is authenticated, then step 512 is encountered wherein a determination is made as to whether to request that the third party web site to resend the information of step 504." (col. 9, lines 43-56) Therefore, a submitted second application (Fig. 5, ref. 504) is authenticated (approved or denied) based on the registered information (Fig. 5, ref. 516)**

<u>Account</u>
Klug et al. teaches forms with a user ID that receive personal profile information, such as a name, credit card numbers, and address.
Klug et al. does not teach an account application form.

Bari et al, also in the business of forms with user ID and personal profiles teaches accounts:

> **"Specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by <u>creating an account</u> which includes a personal profile that may detail various data points such as name, email address, physical mailing address, billing address,**

credit card information, age, gender, birthplace, etc. ("User Profile")."
(col. 5, lines 54-59)

It would have been obvious to one of ordinary skill in the art at the time of invention to include with the forms of Klug et al. account forms as taught by Bari et al. since the claimed invention is merely a combination of old elements and in the combination each element would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

Detect
The above combined references teach forms with a user ID that receive credit card numbers. They also teach accounts.
The above combined references do not teach automatically detecting an existing account holder based on a plurality of fields.
Bari et al, also in the business of forms with user ID teaches detecting:
"For example, if a user is "browsing" online, the present invention detects when the user is being asked to enter Authentication Credentials and other personal profile information in order to register and/or use the particular Web site, to order products, to process an e-commerce transaction, to pay for a good or service, to input shipping information, etc. Additionally, the personal assistant application of the present invention seamlessly (to the user), securely and automatically checks the user's personalized vault database to see if the registration and/or Authentication Credentials for the user has already been stored. If so, the personal assistant application will automatically fill in the registration and/or Authentication Credentials information from the stored data." (col. 9, lines 22-35) Inherent with credentials and other information is a plurality of fields.

It would have been obvious to one of ordinary skill in the art at the time of invention to provide a personal assistant to automatically detect a previously registered user as discussed by Bari et al. in the system of Klug et al. as it is well within the capabilities of one of ordinary skill in the art at the time of invention to provide such capability in order to improve the registration process of Klug with the predicted result of automating the registration process by automatic detection.

Regarding claim 25:
The method of claim 20, wherein the second account application is transferred to the customer after the first account application has been submitted and without requiring further input from the customer.

Klug et al. teaches Fig. 7:
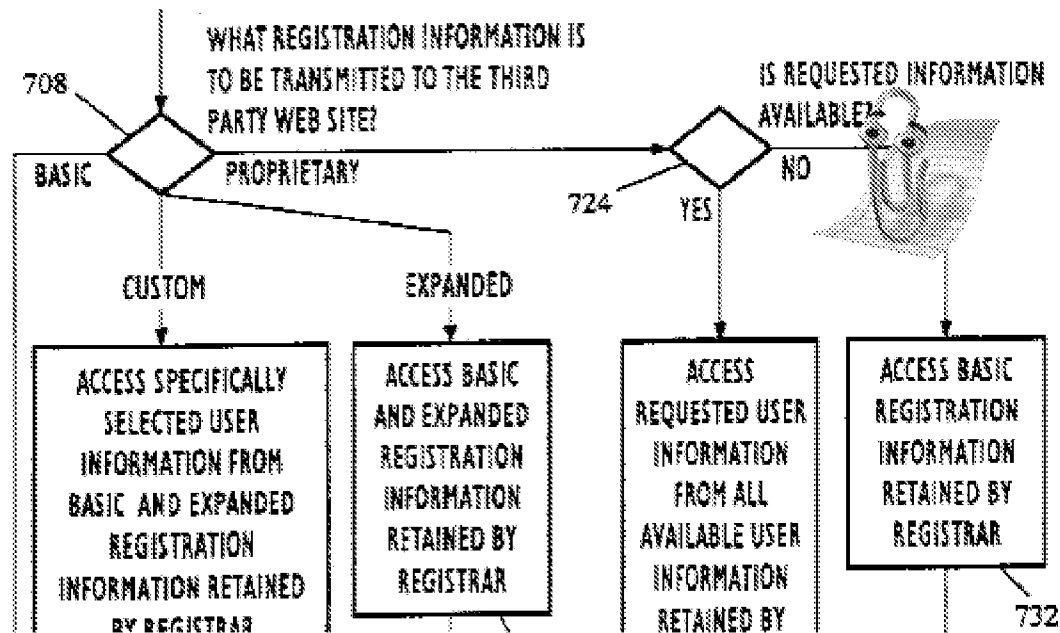
The user determines if more information is needed.

Regarding claim 26:
The method of claim 20, wherein the second account application is transferred to the customer after the first account application has been submitted and without requiring the customer to navigate to a different web page.
    Klug et al. teaches Fig. 3 without a different web page.

13.   Claims 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over the

combined references in section (12) above in further view of Official Notice.

Claim 16:
The computer program product of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.
    **While Klug et al. teaches different forms and a selectable indication, he
    does not teach checkbox or hyperlink. However, the Examiner takes
    Official Notice that use of a hyperlink, for example, as a selectable
    indication is old and well known. Therefore, it would have been obvious to
    one skilled in the art at the time of invention to include a hyperlink as a
    selectable indication, and that this would allow for easily moving form the
    expanded form offered by Klug et al. to their basic form.**

Conclusion

14.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

US 20010039524 A1	**US-PGPUB**	**Harrison JR. et al.**
US 20020174010 A1	**US-PGPUB**	**Rice**
US 6654749 B1	**USPAT**	**Nashed**
US 6711682 B1	**USPAT**	**Capps**
US 6775828 B2	**USPAT**	**Feinleib et al.**
US 6823327 B1	**USPAT**	**Klug et al.**
US 7089224 B1	**USPAT**	**Klug et al.**

15.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time

policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH L. BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693